Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-55   (Previously Canceled)

56.   (Withdrawn) A method comprising:

receiving, from a source, a set of payment requests on behalf of a plurality of payors;

processing the set of payment requests to generate a set of payment instructions, wherein the processing includes at least identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request of the set of payment requests; and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues payments in accordance with the set of payment instructions, and wherein the merchant payment processing system resides at the source.

57.   (Withdrawn) The method of Claim 56, wherein processing the set of payment requests to generate a set of payment instructions includes determining a remittance center of the payee to which the payment instructions are to be sent.

58.   (Withdrawn) The method of Claim 57, wherein processing the set of payment requests to generate a set of payment instructions includes altering an account number included in the payment request of the set of payment requests according to at least one alteration rule associated with the payee.

59.   (Currently Amended) A computer-implemented method comprising:

transmitting, ~~from~~ by a source system ~~processor~~ to a remittance processing system, ~~payment processor,~~ a payment request on behalf of a payor;

responsive to the transmission of the payment request, receiving, ~~at a~~ by the source system ~~processor~~ from the remittance processing system, ~~payment processor,~~ at least one payment instruction generated by the remittance processing system, ~~payment processor,~~ wherein the generation of the at least one payment instruction ~~included~~ includes the remittance processing system (i) ~~payment processor~~ identifying a payee in a merchant database based, at least in part, on information in the payment request, (ii) ~~request and~~ retrieving information associated with the payee from the merchant database, and (iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein ~~the information is included in~~ the at least one payment instruction includes the retrieved information or the altered account number; and

issuing, by the source system, ~~system processor,~~ a payment associated with the payment request in accordance with the at least one payment instruction received from the remittance processing system, ~~payment processor,~~ wherein the payment is made to the identified payee and includes the altered account number, ~~payee.~~

wherein the above steps are performed by one or more computers associated with the source system.

60.   (Withdrawn) A system comprising:

a database, wherein the database includes payee information for each of a plurality of payees;

a processor in communication with the database, wherein the processor executes software instructions for:

receiving, from a source, a set of payment requests on behalf of a plurality of payors,

processing the set of payment requests to generate a set of payment instructions utilizing at least a portion of the payee information stored in the database, and wherein the processing includes identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request of the set of payment requests, and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues payments in accordance with the set of payment instructions, and wherein the merchant payment processing system resides at the source.

61. (Withdrawn) The system of Claim 60, wherein the software instructions executed by the processor for processing the set of payment requests to generate a set of payment instructions further include determining a remittance center of the payee to which the payment instructions are to be sent.

62. (Withdrawn) The system of Claim 61, wherein the software instructions executed by the processor for processing the set of payment requests to generate a set of payment instructions further include altering an account number included in the payment request of the set of payment requests according to at least one alteration rule associated with the payee.

63. (Withdrawn) A system comprising:

a database, wherein the database includes at least one set of payment requests on behalf of a plurality of payors;

a processor in communication with the database, wherein the processor executes software instructions for:

transmitting, to a remittance payment processor, the at least one set of payment requests on behalf of a plurality of payors,

receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests, wherein the processing included at least one of (i) merchant identification, (ii) account ranging, or (iii) account scheming, and

transmitting the set of payment instructions received from the remittance payment processor to the remittance center specified in the payment instructions.

64.   (Currently Amended) A system comprising:

 receiving means for receiving, ~~from~~ by a source system ~~processor,~~ a payment request on behalf of a payor;

 generating means for generating, responsive to receiving the payment request, at ~~lease~~ least one payment instruction, wherein the generation of the at ~~lease~~ least one payment instruction includes (i) identifying a payee in a merchant database based, at least in part, on information in the payment request, (ii) ~~request and~~ retrieving information associated with the payee from the merchant database, and (iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the retrieved information is included in the at least one generated payment instruction; and

 transmitting means for transmitting, to the source system ~~processor,~~ the at least one payment instruction, wherein the source system ~~processor~~ issues a payment associated with the payment request in accordance with the at least one payment instruction, and wherein the payment is made to the identified payee and includes the altered account number.

65.   (Withdrawn) A system comprising:

 means for transmitting, to a remittance payment processor, a set of payment requests on behalf of a plurality of payors;

 means for receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests, wherein the processing included at least one of (i) merchant identification, (ii) account ranging, or (iii) account scheming; and

 means for transmitting the set of payment instructions received from the remittance payment processor to the remittance center specified in the payment instructions.

66.   (Currently Amended) A system comprising:

 a communications interface;

 a processor in communication with the communications interface, wherein the processor is configured to execute software instructions to:

transmit, via the communications interface to a remittance processing system, ~~payment processor,~~ a payment request on behalf of a payor;

responsive to the transmission of the payment request, receive, via the communications interface from the remittance processing system, ~~payment processor,~~ at least one payment instruction generated by the remittance processing system, ~~payment processor,~~ wherein the generation of the at least one payment instruction ~~included~~ includes the remittance processing system (i) ~~payment processor~~ identifying a payee in a merchant database based, at least in part, on information in the payment request, (ii) ~~request and~~ retrieving information associated with the payee from the merchant database, and (iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the ~~information is included in the~~ at least one payment instruction includes the retrieved information or the altered account number; and

issue, ~~by the source system processor,~~ a payment associated with the payment request in accordance with the at least one payment instruction received from the remittance payment processor, wherein the payment is made to the identified payee and includes the altered account number.

67.   (Currently Amended) A system comprising:

transmitting means for transmitting, to a remittance processing system, ~~payment processor,~~ a payment request on behalf of a payor;

receiving means for receiving, from the remittance processing system, ~~payment processor,~~ responsive to the transmission of the payment request, at least one payment instruction generated by the remittance processing system, ~~payment processor,~~ wherein the generation of the at least one payment instruction includes ~~included~~ the remittance ~~payment processor~~ processing system (i) identifying a payee in a merchant database based, at least in part, on information in the payment request, (ii) ~~request and~~ retrieving information associated with the payee from the merchant database, and (iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein

~~the information is included in~~ the at least one payment instruction includes the retrieved information or the altered account number; and

issuing means for issuing a payment associated with the payment request in accordance with the at least one payment instruction received from the remittance payment processor, wherein the payment is made to the identified payee and includes the altered account number.

68.   (Currently Amended) A computer-implemented method comprising:

receiving, by a remittance processing system ~~payment processor~~ from a source system, ~~system processor,~~ a payment request on behalf of a payor;

responsive to receiving the payment request, generating, by the remittance processing system, ~~payment processor,~~ at ~~lease~~ least one payment instruction, wherein the generation of the at ~~lease~~ least one payment instruction includes (i) identifying a payee in a merchant database based, at least in part, on information in the payment request, (ii) ~~request and~~ retrieving information associated with the payee from the merchant database, and (iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the ~~information is included in the~~ at least one payment instruction includes the retrieved information or the altered account number; and

transmitting, by the remittance processing system ~~payment processor~~ to the source system, ~~system processor,~~ the at least one payment instruction, wherein the source system ~~processor~~ issues a payment associated with the payment request in accordance with the at least one payment instruction, and wherein the payment is made to the identified ~~payee.~~ payee and includes the altered account number.

wherein the above steps are performed by a computer processor associated with the remittance processing system;

69.   (Currently Amended) A system comprising:

a communications interface;

a processor in communication with the communications interface, wherein the processor is configured to execute software instructions to:

receive, ~~via the communications interface~~ from a source system, ~~system processor,~~ a payment request on behalf of a payor;

generate, responsive to receiving the payment request, at ~~lease~~ least one payment instruction, wherein the generation of the at ~~lease~~ least one payment instruction includes (i) identifying a payee in a merchant database based, at least in part, on information in the payment request, ~~request and~~ retrieving information associated with the payee from the merchant database, and (iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the ~~information is included in the~~ at least one payment instruction includes the retrieved information or the altered account number; and

transmit, via the communications interface to the source system, ~~system processor,~~ the at least one payment instruction, wherein the source system ~~processor~~ issues a payment associated with the payment request in accordance with the at least one payment instruction, and wherein the payment is made to the identified payee and includes the altered account number.

70.   (Currently Amended) The computer-implemented method of Claim 59, wherein the generation of the at least one payment instruction further includes the remittance processing system determining a remittance center of the payee to which the payment is to be sent, and wherein the payment is directed to the determined remittance center.

71.   (Cancelled) The computer-implemented method of Claim 59, wherein the generation of the at least one payment instruction further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

72.   (Currently Amended) The computer-implemented method of Claim 59, wherein the issued payment is an electronic credit transmitted from the source system ~~processor~~ to an external entity.

73. (Currently Amended) The system of Claim 66, wherein the generation of the at least one payment instruction further includes <u>the remittance processing system</u> determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

74. (Cancelled) The system of Claim 66, wherein the generation of the at least one payment instruction further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

75. (Currently Amended) The system of Claim 66, wherein the issued payment is an electronic credit transmitted <u>by the processor via the communications interface</u> ~~from the source system processor~~ to an external entity.

76. (Previously Presented) The computer-implemented method of Claim 68, wherein the generation of the at least one payment instruction further includes determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

77. (Cancelled) The computer-implemented method of Claim 68, wherein the generation of the at least one payment instruction further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

78. (Currently Amended) The computer-implemented method of Claim 68, wherein the issued payment is an electronic credit transmitted from the source system ~~processor~~ to an external entity.

79.   (Previously Presented) The system of Claim 69, wherein the generation of the at least one payment instruction further includes determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

80.   (Cancelled) The system of Claim 69, wherein the generation of the at least one payment instruction further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

81.   (Currently Amended) The system of Claim 69, wherein the issued payment is an electronic credit transmitted from the source system ~~processor~~ to an external entity.

82.   (Previously Presented) The computer-implemented method of Claim 68, wherein identifying the payee in the merchant database based, at least in part, on information in the payment request of the set of payment requests includes generating an eleven-digit zip code from the information in the payment request of the set of payment requests and searching for stored information associated with the payee using at least the eleven-digit zip code.

83.   (Previously Presented) The system of Claim 69, wherein the identification of the payee in the merchant database based, at least in part, on information in the payment request of the set of payment requests includes generating an eleven-digit zip code from the information in the payment request of the set of payment requests and searching for stored information associated with the payee using at least the eleven-digit zip code.

84.   (New) The computer-implemented method of Claim 59, wherein identifying the payee in the merchant database based, at least in part, on information in the payment request of the set of payment requests includes generating an eleven-digit zip code from the information in the payment request of the set of payment requests and searching for stored information associated with the payee using at least the eleven-digit zip code.

85.   (New) The system of Claim 66, wherein the identification of the payee in the merchant

database based, at least in part, on information in the payment request of the set of payment requests includes generating an eleven-digit zip code from the information in the payment request of the set of payment requests and searching for stored information associated with the payee using at least the eleven-digit zip code.